

## New Hampshire Homeowner's Insurance Premiums

### **Example 1:**

Homeowner (HO-3) policy for an owner-occupied, single family wood frame house, built in 1985. It is heated with oil or gas, has one working fireplace and a composite shingle roof. A fire hydrant is located within 1,000 feet and a responding fire station is within five miles. Replacement value of the home is \$200,000. There are no outbuildings (a 2-car garage is attached). The full replacement value for contents is \$140,000. The deductible is \$250. The limit of liability is \$300,000 and the limit for medical coverage is \$1,000.

### **Example 2:**

Homeowner (HO-3) policy for an owner-occupied, single family wood frame house, built in 1890. It is heated with oil or gas, has one working fireplace and a composite shingle roof. The wiring and plumbing have been updated to code 5 years ago. A fire hydrant is located within 1,000 feet and a responding fire station is within five miles. Replacement value of the home is \$300,000. There is a detached 1-car garage. The full replacement value for contents is \$125,000. The deductible is \$250. The limit of liability is \$300,000 and the limit for medical coverage is \$1,000.

### **Example 3:**

Tenant (HO-4) policy for an apartment located in a twenty-five unit wood frame constructed building. The fire hydrant is located within 500 feet and a responding fire station is located within five miles. The full replacement value for the contents is \$50,000 and there is a \$250 deductible. The limit of liability is \$300,000 and the limit for medical coverage is \$1000. Note: year of construction for the building is 1995.

### **Example 4:**

Condominium owners (HO-6) policy. The property is one of ten units in a wood frame constructed building. It is heated by gas and has one working fireplace. A fire hydrant is located within 500 feet and a responding fire department is within five miles. The full replacement value for the contents is \$100,000 and there is a \$250 deductible. The limit of liability is \$300,000 and the limit for medical coverage is \$1,000. Note: year of construction for the building is 2000.

### **Notes:**

- The premiums should be those that would be quoted for new business; do not include multi-policy account discounts
- Assume the policy premium is paid in full
- Assume that the roofs are 10 years old

***\* All examples assume no credit deficiencies on the risks; i.e. a credit score will NOT keep the insured from the best priced tier or company***

Territories		
Location	Zip Code	Prot Class
Berlin	03570	5
Concord	03301	3
Keene	03431	4
Lebanon	03766	4
Manchester	03102	2
Nashua	03063	2
Portsmouth	03801	4
North Rural	03846	5
South Rural	03070	6

## New Hampshire Homeowner's Insurance - Company Notes

### Co Name

### Notes

Foremost Ins Co	\$500 deductible is the lowest deductible offered. The Personal Property Coverage limit is 50%; higher limit allowed as in Example #1, but limit lower than 50% is not allowed as requested in Example #2.
Farm Family Casualty Ins Co	No \$250 deductible option so used a \$500 deductible option.
NGM Ins Co	Example 2: The rate includes the full replacement value of contents at \$150,000 (50% of Coverage A- \$300,000).
Encompass Indemnity Co	All Examples with no losses 60 mos given Claim Free Discount, All Examples given Protective Device Discount, rated as Special Coverage with Replacement Cost on Contents, HO-3 \$500 deductible, Examples 1 & 2 have Home Buyer Discount
Interinsurance Exchange of the Auto Club	Example 1: doesn't include any endorsements. Cov C is 50%. All examples: Properties equipped with smoke detectors, fire extinguishers, and dead bolts. All insureds have membership with AAA.
MMG Ins Co	\$500 is minimum policy deductible.
Cooperative Ins Companies	Example 1: \$5,000 med pay to be eligible for the best tier and credit. Example 2: \$3,000 med pay to be eligible for the best tier. Example 3 & 4: \$2,000 med pay to be eligible for best tier
Standard Fire Ins Co	Premiums shown are from the "Regular" tier, lower rates may be available in the "Preferred" or "Super-Preferred" tiers, but HO-6 and/or HO-4 rates are not available in the information reported by the company
Allstate Ins Co	HO-6; quoted with 1 year prior insurance and no losses in 60 months (claim free discount); include protective device discount (smoke detector, fire extinguisher); no Home Replacement Cost Guarantee or Personal Property Reimbursement Program
Allstate Ind Co	HO-3 & HO-4; quoted with 1 year prior insurance and no losses in 60 months (claim free discount); include protective device discount (smoke detector, fire extinguisher); no Home Replacement Cost Guarantee or Personal Property Reimbursement Program
Amica Mutual Ins Co	HO-3 examples reflect a minimum deductible of \$500, Amica offers 75% RCC.
Federal Ins Co	\$10,000 Medical Payment included at no additional charge
Great Northern Ins Co	\$10,000 Medical Payment included at no additional charge
Vigilant Ins Co	\$10,000 Medical Payment included at no additional charge
Concord General Mutual Ins Co	All examples quoted with program minimum of \$2,000 medical coverage.
Hartford Accident & Indemnity Co	Owner age assumed 41-49 if not otherwise specified
Liberty Mutual Fire Ins Co	Assumed qualification for Group Savings Discount as majority of NH policyholders qualify.
Phenix Mutual Fire Ins Co	Risks within on half mile to the coast require prior underwriting approval.
Peerless Ins Co	All assume closed foundation, smoke detectors, dead bolts, fire extinguishers for a 2% credit, visible to neighbors; Example 2 assumes roof/heating updated last 5 years
State Farm Fire & Casualty Co	Our Homeowners policy is a Form HO-W, which includes contents at 75% of Coverage A. The minimum deductible for owners is \$500.
Union Mutual Ins Co	Quotes given above represent the Union Mutual Combination Policy (our most competitive policy.) Our mono line product, written through New England Guaranty, is priced considerably higher since Combination Policy our primary policy.
USAA	EQ ded 15%, Hurricane/Other Perils ded \$250, only \$5000 Med Pay offered, 3+ years tenure assumed, claims free assumed, includes mandatory WC coverage
USAA Casualty Ins Co	EQ ded 15%, Hurricane/Other Perils ded \$250, only \$5000 Med Pay offered, 3+ years tenure assumed, claims free assumed, includes mandatory WC coverage
Metropolitan P&C Ins Co	Examples 3 & 4: Insureds assumed to be under 55 years old. Note: For Group customers, account deviation discount will be applied during the application, which will lower the rates.
Patriot Ins Co	Example 1 includes an 15% account credit assuming that we insure the automobile that is mentioned.
Metropolitan Group P&C Co	Examples 3 & 4: Insureds assumed to be under 55 years old. Note: For Group customers, account deviation discount will be applied during the application, which will lower the rates.
Commerce Ins Co	Examples 1 & 2: Rated without RCC, RCD. Example 2: Rated without RCC, RCD - \$100,000 liability limit. Example 1, preferred tier premiums, Examples 2, 3 & 4 standard tier premiums.
Hartford Ins Co of the Midwest	Examples 1 & 2 use Asphalt roof. Examples 3 & 4 use insured age 27. Examples 1-4 - AARP Membership is required. Example 2 - For eligibility, the wiring, plumbing and heating must be updated to code.
Nationwide Prop & Cas Ins Co	All Examples: assume dead-bolt locks, fire/smoke alarms, best credit; Example 2: Standard Personal Property Coverage on HO-3 is 55% of Dwelling Limit (\$165,000)

## New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03063 (Nashua)	Allstate Ind Co (5/19/2008)	\$926	\$1,290		
03063 (Nashua)	Allstate Ins Co (5/19/2008)	\$1,055	\$1,429		\$547
03063 (Nashua)	Amica Mutual Ins Co (2/1/2008)	\$723	\$946	\$171	\$293
03063 (Nashua)	Cambridge Mutual Fire Ins (12/1/2008)	\$658	\$942	\$187	\$231
03063 (Nashua)	Citizens Ins Co of America (9/1/2008)	\$749	\$854		
03063 (Nashua)	Commerce Ins Co (1/15/2007)	\$625	\$928	\$168	\$209
03063 (Nashua)	Concord General Mutual Ins Co (11/1/2007)	\$507	\$685	\$163	\$267
03063 (Nashua)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03063 (Nashua)	Farm Family Casualty Ins Co (9/20/2007)	\$505	\$722	\$75	\$97
03063 (Nashua)	Federal Ins Co (10/15/2007)	\$2,742	\$1,223	\$444	\$684
03063 (Nashua)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03063 (Nashua)	Great Northern Ins Co (10/15/2007)	\$2,787	\$1,001	\$444	\$684
03063 (Nashua)	Hartford Accident & Indemnity Co (5/2/2008)	\$398	\$362	\$109	\$171
03063 (Nashua)	Hartford Ins Co of the Midwest (1/18/2005)	\$555	\$580	\$133	\$201
03063 (Nashua)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$417	\$556	\$146	\$336
03063 (Nashua)	Liberty Mutual Fire Ins Co (8/25/2008)	\$684	\$807	\$229	\$215
03063 (Nashua)	Merrimack Mutual Fire Ins Co (12/1/2008)	\$699	\$886	\$187	\$231
03063 (Nashua)	Metropolitan Group P&C Co (5/31/2008)	\$904	\$1,336	\$260	\$290
03063 (Nashua)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03063 (Nashua)	Middlesex Mutual Assurance Co (11/8/2007)		\$644	\$143	\$180
03063 (Nashua)	MMG Ins Co (5/1/2007)	\$507	\$831	\$150	\$150
03063 (Nashua)	Mt Washington Assurance Corp (8/15/2007)	\$705	\$906	\$283	\$392
03063 (Nashua)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$642	\$845	\$151	\$275
03063 (Nashua)	NGM Ins Co (8/29/2008)	\$908	\$1,149	\$277	\$318
03063 (Nashua)	Patriot Ins Co (9/1/2007)	\$445	\$718	\$171	\$223
03063 (Nashua)	Peerless Ins Co (4/1/2008)	\$579	\$611	\$212	\$208
03063 (Nashua)	Phenix Mutual Fire Ins Co (5/1/2006)	\$619	\$787	\$113	\$239
03063 (Nashua)	Providence Mut Fire Ins Co (9/10/2007)	\$578	\$651	\$110	\$149
03063 (Nashua)	Standard Fire Ins Co (6/13/2008)	\$1,251	\$1,627	\$311	\$425
03063 (Nashua)	State Farm Fire & Casualty Co (4/1/2007)	\$949	\$1,263	\$203	\$391
03063 (Nashua)	Union Mutual Ins Co (10/1/2007)	\$556	\$918	\$209	\$236
03063 (Nashua)	USAA (7/1/2008)	\$705	\$1,097	\$64	\$307
03063 (Nashua)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$68	\$366
03063 (Nashua)	Vermont Mut Ins Co (1/1/2007)	\$762	\$944	\$148	\$329
03063 (Nashua)	Vigilant Ins Co (10/15/2007)	\$2,493	\$931	\$415	\$639

\* The companies included on this exhibit are selected based on premium volume for the most recently reported complete calendar year and are displayed in alphabetical order by company name.

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\* This exhibit shows only premium examples. In any purchase of insurance, you should evaluate coverage levels & offerings, service, agency vs direct writers and online options, and many other considerations.

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## New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03070 (South Rural)	Allstate Ind Co (5/19/2008)	\$960	\$1,346		
03070 (South Rural)	Allstate Ins Co (5/19/2008)	\$1,101	\$1,499		\$547
03070 (South Rural)	Amica Mutual Ins Co (2/1/2008)	\$677	\$886	\$171	\$293
03070 (South Rural)	Cambridge Mutual Fire Ins (12/1/2008)	\$818	\$1,054	\$187	\$231
03070 (South Rural)	Citizens Ins Co of America (9/1/2008)	\$844	\$980		
03070 (South Rural)	Commerce Ins Co (1/15/2007)	\$748	\$1,023	\$206	\$225
03070 (South Rural)	Concord General Mutual Ins Co (11/1/2007)	\$669	\$914	\$217	\$274
03070 (South Rural)	Cooperative Ins Companies (1/1/2008)	\$583	\$750	\$189	\$263
03070 (South Rural)	Farm Family Casualty Ins Co (9/20/2007)	\$604	\$870	\$84	\$123
03070 (South Rural)	Federal Ins Co (10/15/2007)	\$2,531	\$1,223	\$444	\$684
03070 (South Rural)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03070 (South Rural)	Great Northern Ins Co (10/15/2007)	\$2,546	\$1,001	\$444	\$684
03070 (South Rural)	Hartford Accident & Indemnity Co (5/2/2008)	\$462	\$445	\$109	\$171
03070 (South Rural)	Hartford Ins Co of the Midwest (1/18/2005)	\$552	\$576	\$133	\$201
03070 (South Rural)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$420	\$560	\$146	\$336
03070 (South Rural)	Liberty Mutual Fire Ins Co (8/25/2008)	\$698	\$828	\$231	\$217
03070 (South Rural)	Merrimack Mutual Fire Ins Co (12/1/2008)	\$911	\$1,176	\$187	\$231
03070 (South Rural)	Metropolitan Group P&C Co (5/31/2008)	\$1,001	\$1,479	\$279	\$311
03070 (South Rural)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03070 (South Rural)	Middlesex Mutual Assurance Co (11/8/2007)	\$583	\$693	\$143	\$178
03070 (South Rural)	MMG Ins Co (5/1/2007)				
03070 (South Rural)	Mt Washington Assurance Corp (8/15/2007)	\$778	\$999	\$312	\$406
03070 (South Rural)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$661	\$870	\$151	\$275
03070 (South Rural)	NGM Ins Co (8/29/2008)	\$912	\$1,155	\$281	\$315
03070 (South Rural)	Patriot Ins Co (9/1/2007)	\$433	\$702	\$178	\$243
03070 (South Rural)	Peerless Ins Co (4/1/2008)	\$624	\$667	\$212	\$208
03070 (South Rural)	Phenix Mutual Fire Ins Co (5/1/2006)	\$650	\$833	\$156	\$244
03070 (South Rural)	Providence Mut Fire Ins Co (9/10/2007)	\$690	\$782	\$123	\$153
03070 (South Rural)	Standard Fire Ins Co (6/13/2008)	\$1,189	\$1,545	\$311	\$425
03070 (South Rural)	State Farm Fire & Casualty Co (4/1/2007)	\$996	\$1,327	\$203	\$391
03070 (South Rural)	Union Mutual Ins Co (10/1/2007)	\$556	\$918	\$209	\$236
03070 (South Rural)	USAA (7/1/2008)	\$705	\$1,097	\$64	\$307
03070 (South Rural)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$68	\$366
03070 (South Rural)	Vermont Mut Ins Co (1/1/2007)	\$915	\$1,134	\$186	\$310
03070 (South Rural)	Vigilant Ins Co (10/15/2007)	\$2,282	\$931	\$415	\$639

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Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03102 (Manchester)	Allstate Ind Co (5/19/2008)	\$926	\$1,290		
03102 (Manchester)	Allstate Ins Co (5/19/2008)	\$1,055	\$1,429		\$547
03102 (Manchester)	Amica Mutual Ins Co (2/1/2008)	\$797	\$1,043	\$171	\$293
03102 (Manchester)	Cambridge Mutual Fire Ins (12/1/2008)	\$736	\$1,047	\$241	\$332
03102 (Manchester)	Citizens Ins Co of America (9/1/2008)	\$848	\$985		
03102 (Manchester)	Commerce Ins Co (1/15/2007)	\$727	\$1,087	\$225	\$205
03102 (Manchester)	Concord General Mutual Ins Co (11/1/2007)	\$782	\$1,057	\$239	\$240
03102 (Manchester)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03102 (Manchester)	Farm Family Casualty Ins Co (9/20/2007)	\$505	\$721	\$92	\$136
03102 (Manchester)	Federal Ins Co (10/15/2007)	\$2,939	\$1,223	\$444	\$684
03102 (Manchester)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03102 (Manchester)	Great Northern Ins Co (10/15/2007)	\$3,012	\$1,001	\$444	\$684
03102 (Manchester)	Hartford Accident & Indemnity Co (5/2/2008)	\$456	\$438	\$109	\$171
03102 (Manchester)	Hartford Ins Co of the Midwest (1/18/2005)	\$540	\$559	\$133	\$201
03102 (Manchester)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$420	\$560	\$146	\$336
03102 (Manchester)	Liberty Mutual Fire Ins Co (8/25/2008)	\$692	\$818	\$229	\$215
03102 (Manchester)	Merrimack Mutual Fire Ins Co (12/1/2008)	\$773	\$987	\$241	\$332
03102 (Manchester)	Metropolitan Group P&C Co (5/31/2008)	\$924	\$1,363	\$248	\$276
03102 (Manchester)	Metropolitan P&C Ins Co (5/31/2008)	\$570	\$796	\$211	\$264
03102 (Manchester)	Middlesex Mutual Assurance Co (11/8/2007)	\$588	\$700	\$150	\$175
03102 (Manchester)	MMG Ins Co (5/1/2007)				
03102 (Manchester)	Mt Washington Assurance Corp (8/15/2007)	\$818	\$1,052	\$350	\$427
03102 (Manchester)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$642	\$845	\$151	\$275
03102 (Manchester)	NGM Ins Co (8/29/2008)	\$994	\$1,265	\$296	\$322
03102 (Manchester)	Patriot Ins Co (9/1/2007)	\$468	\$760	\$224	\$291
03102 (Manchester)	Peerless Ins Co (4/1/2008)	\$579	\$611	\$212	\$208
03102 (Manchester)	Phenix Mutual Fire Ins Co (5/1/2006)	\$749	\$984	\$197	\$244
03102 (Manchester)	Providence Mut Fire Ins Co (9/10/2007)	\$772	\$878	\$125	\$163
03102 (Manchester)	Standard Fire Ins Co (6/13/2008)	\$1,354	\$1,761	\$311	\$425
03102 (Manchester)	State Farm Fire & Casualty Co (4/1/2007)	\$745	\$991	\$203	\$391
03102 (Manchester)	Union Mutual Ins Co (10/1/2007)	\$556	\$918	\$209	\$236
03102 (Manchester)	USAA (7/1/2008)	\$705	\$1,097	\$64	\$307
03102 (Manchester)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$68	\$366
03102 (Manchester)	Vermont Mut Ins Co (1/1/2007)	\$997	\$1,236	\$250	\$310
03102 (Manchester)	Vigilant Ins Co (10/15/2007)	\$2,690	\$931	\$415	\$639

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03301 (Concord)	Allstate Ins Co (5/19/2008)	\$1,055	\$1,429		\$547
03301 (Concord)	Amica Mutual Ins Co (2/1/2008)	\$684	\$894	\$171	\$293
03301 (Concord)	Cambridge Mutual Fire Ins (12/1/2008)	\$818	\$1,054	\$187	\$231
03301 (Concord)	Citizens Ins Co of America (9/1/2008)	\$872	\$1,018		
03301 (Concord)	Commerce Ins Co (1/15/2007)	\$711	\$1,060	\$178	\$218
03301 (Concord)	Concord General Mutual Ins Co (11/1/2007)	\$804	\$1,086	\$195	\$290
03301 (Concord)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03301 (Concord)	Farm Family Casualty Ins Co (9/20/2007)	\$541	\$778	\$76	\$112
03301 (Concord)	Federal Ins Co (10/15/2007)	\$2,409	\$1,223	\$444	\$684
03301 (Concord)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03301 (Concord)	Great Northern Ins Co (10/15/2007)	\$2,407	\$1,001	\$444	\$684
03301 (Concord)	Hartford Accident & Indemnity Co (5/2/2008)	\$465	\$449	\$109	\$171
03301 (Concord)	Hartford Ins Co of the Midwest (1/18/2005)	\$466	\$458	\$133	\$201
03301 (Concord)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$413	\$551	\$146	\$336
03301 (Concord)	Liberty Mutual Fire Ins Co (8/25/2008)	\$693	\$822	\$229	\$215
03301 (Concord)	Merrimack Mutual Fire Ins Co (12/1/2008)	\$911	\$1,176	\$187	\$231
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03301 (Concord)	MMG Ins Co (5/1/2007)				
03301 (Concord)	Mt Washington Assurance Corp (8/15/2007)	\$809	\$1,040	\$283	\$406
03301 (Concord)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$675	\$889	\$151	\$275
03301 (Concord)	NGM Ins Co (8/29/2008)	\$938	\$1,189	\$281	\$312
03301 (Concord)	Patriot Ins Co (9/1/2007)	\$455	\$735	\$178	\$231
03301 (Concord)	Peerless Ins Co (4/1/2008)	\$645	\$693	\$212	\$208
03301 (Concord)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03301 (Concord)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03301 (Concord)	Standard Fire Ins Co (6/13/2008)	\$1,235	\$1,605	\$311	\$425
03301 (Concord)	State Farm Fire & Casualty Co (4/1/2007)	\$935	\$1,244	\$203	\$391
03301 (Concord)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03301 (Concord)	USAA (7/1/2008)	\$705	\$1,097	\$59	\$307
03301 (Concord)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$62	\$366
03301 (Concord)	Vermont Mut Ins Co (1/1/2007)	\$940	\$1,166	\$173	\$310
03301 (Concord)	Vigilant Ins Co (10/15/2007)	\$2,160	\$931	\$415	\$639

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03431 (Keene)	Concord General Mutual Ins Co (11/1/2007)	\$804	\$1,086	\$195	\$290
03431 (Keene)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03431 (Keene)	Farm Family Casualty Ins Co (9/20/2007)	\$541	\$778	\$76	\$112
03431 (Keene)	Federal Ins Co (10/15/2007)	\$2,421	\$1,223	\$444	\$684
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03431 (Keene)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$413	\$551	\$146	\$336
03431 (Keene)	Liberty Mutual Fire Ins Co (8/25/2008)	\$699	\$829	\$231	\$217
03431 (Keene)	Merrimack Mutual Fire Ins Co (12/1/2008)	\$911	\$1,176	\$187	\$231
03431 (Keene)	Metropolitan Group P&C Co (5/31/2008)	\$877	\$1,293	\$263	\$284
03431 (Keene)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03431 (Keene)	Middlesex Mutual Assurance Co (11/8/2007)	\$583	\$693	\$143	\$178
03431 (Keene)	MMG Ins Co (5/1/2007)				
03431 (Keene)	Mt Washington Assurance Corp (8/15/2007)	\$809	\$1,040	\$283	\$406
03431 (Keene)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$690	\$909	\$151	\$275
03431 (Keene)	NGM Ins Co (8/29/2008)	\$938	\$1,189	\$281	\$312
03431 (Keene)	Patriot Ins Co (9/1/2007)	\$455	\$735	\$178	\$231
03431 (Keene)	Peerless Ins Co (4/1/2008)	\$645	\$693	\$212	\$208
03431 (Keene)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03431 (Keene)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03431 (Keene)	Standard Fire Ins Co (6/13/2008)	\$1,241	\$1,614	\$311	\$425
03431 (Keene)	State Farm Fire & Casualty Co (4/1/2007)	\$849	\$1,129	\$203	\$391
03431 (Keene)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03431 (Keene)	USAA (7/1/2008)	\$705	\$1,097	\$56	\$307
03431 (Keene)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$59	\$366
03431 (Keene)	Vermont Mut Ins Co (1/1/2007)	\$951	\$1,180	\$173	\$310
03431 (Keene)	Vigilant Ins Co (10/15/2007)	\$2,172	\$931	\$415	\$639

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## New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03570 (Berlin)	Allstate Ind Co (5/19/2008)	\$941	\$1,317		
03570 (Berlin)	Allstate Ins Co (5/19/2008)	\$1,075	\$1,464		\$544
03570 (Berlin)	Amica Mutual Ins Co (2/1/2008)	\$684	\$894	\$171	\$293
03570 (Berlin)	Cambridge Mutual Fire Ins (12/1/2008)	\$818	\$1,054	\$187	\$231
03570 (Berlin)	Citizens Ins Co of America (9/1/2008)	\$949	\$1,119		
03570 (Berlin)	Commerce Ins Co (1/15/2007)	\$748	\$1,116	\$178	\$218
03570 (Berlin)	Concord General Mutual Ins Co (11/1/2007)	\$804	\$1,086	\$195	\$290
03570 (Berlin)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03570 (Berlin)	Farm Family Casualty Ins Co (9/20/2007)	\$646	\$934	\$76	\$112
03570 (Berlin)	Federal Ins Co (10/15/2007)	\$2,498	\$1,223	\$444	\$684
03570 (Berlin)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03570 (Berlin)	Great Northern Ins Co (10/15/2007)	\$2,508	\$1,001	\$444	\$684
03570 (Berlin)	Hartford Accident & Indemnity Co (5/2/2008)	\$465	\$449	\$109	\$171
03570 (Berlin)	Hartford Ins Co of the Midwest (1/18/2005)	\$466	\$458	\$133	\$201
03570 (Berlin)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$413	\$551	\$146	\$336
03570 (Berlin)	Liberty Mutual Fire Ins Co (8/25/2008)	\$699	\$829	\$231	\$217
03570 (Berlin)	Merrimack Mutual Fire Ins Co (12/1/2008)	\$911	\$1,176	\$187	\$231
03570 (Berlin)	Metropolitan Group P&C Co (5/31/2008)	\$877	\$1,293	\$263	\$294
03570 (Berlin)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03570 (Berlin)	Middlesex Mutual Assurance Co (11/8/2007)	\$571	\$677	\$143	\$178
03570 (Berlin)	MMG Ins Co (5/1/2007)				
03570 (Berlin)	Mt Washington Assurance Corp (8/15/2007)	\$809	\$1,040	\$283	\$406
03570 (Berlin)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$690	\$909	\$151	\$275
03570 (Berlin)	NGM Ins Co (8/29/2008)	\$938	\$1,189	\$281	\$312
03570 (Berlin)	Patriot Ins Co (9/1/2007)	\$455	\$735	\$178	\$231
03570 (Berlin)	Peerless Ins Co (4/1/2008)	\$645	\$693	\$212	\$208
03570 (Berlin)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03570 (Berlin)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03570 (Berlin)	Standard Fire Ins Co (6/13/2008)	\$1,294	\$1,684	\$311	\$425
03570 (Berlin)	State Farm Fire & Casualty Co (4/1/2007)	\$980	\$1,306	\$203	\$391
03570 (Berlin)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03570 (Berlin)	USAA (7/1/2008)	\$705	\$1,097	\$57	\$307
03570 (Berlin)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$60	\$366
03570 (Berlin)	Vermont Mut Ins Co (1/1/2007)	\$960	\$1,191	\$175	\$316
03570 (Berlin)	Vigilant Ins Co (10/15/2007)	\$2,249	\$931	\$415	\$639

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## New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03766 (Lebanon)	Allstate Ind Co (5/19/2008)	\$941	\$1,317		
03766 (Lebanon)	Allstate Ins Co (5/19/2008)	\$1,075	\$1,464		\$544
03766 (Lebanon)	Amica Mutual Ins Co (2/1/2008)	\$684	\$894	\$171	\$293
03766 (Lebanon)	Cambridge Mutual Fire Ins (12/1/2008)	\$818	\$1,054	\$187	\$231
03766 (Lebanon)	Citizens Ins Co of America (9/1/2008)	\$872	\$1,018		
03766 (Lebanon)	Commerce Ins Co (1/15/2007)	\$711	\$1,060	\$178	\$218
03766 (Lebanon)	Concord General Mutual Ins Co (11/1/2007)	\$804	\$1,086	\$195	\$290
03766 (Lebanon)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03766 (Lebanon)	Farm Family Casualty Ins Co (9/20/2007)	\$541	\$778	\$76	\$112
03766 (Lebanon)	Federal Ins Co (10/15/2007)	\$2,531	\$1,223	\$444	\$684
03766 (Lebanon)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03766 (Lebanon)	Great Northern Ins Co (10/15/2007)	\$2,546	\$1,001	\$444	\$684
03766 (Lebanon)	Hartford Accident & Indemnity Co (5/2/2008)	\$465	\$449	\$109	\$171
03766 (Lebanon)	Hartford Ins Co of the Midwest (1/18/2005)	\$466	\$458	\$133	\$201
03766 (Lebanon)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$413	\$551	\$146	\$336
03766 (Lebanon)	Liberty Mutual Fire Ins Co (8/25/2008)	\$699	\$829	\$231	\$217
03766 (Lebanon)	Merrimack Mutual Fire Ins Co (12/1/2008)	\$911	\$1,176	\$187	\$231
03766 (Lebanon)	Metropolitan Group P&C Co (5/31/2008)	\$877	\$1,293	\$263	\$284
03766 (Lebanon)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03766 (Lebanon)	Middlesex Mutual Assurance Co (11/8/2007)	\$583	\$693	\$143	\$178
03766 (Lebanon)	MMG Ins Co (5/1/2007)				
03766 (Lebanon)	Mt Washington Assurance Corp (8/15/2007)	\$809	\$1,040	\$283	\$406
03766 (Lebanon)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$704	\$927	\$151	\$275
03766 (Lebanon)	NGM Ins Co (8/29/2008)	\$938	\$1,189	\$281	\$312
03766 (Lebanon)	Patriot Ins Co (9/1/2007)	\$455	\$735	\$178	\$231
03766 (Lebanon)	Peerless Ins Co (4/1/2008)	\$602	\$639	\$212	\$208
03766 (Lebanon)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03766 (Lebanon)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03766 (Lebanon)	Standard Fire Ins Co (6/13/2008)	\$1,244	\$1,616	\$311	\$425
03766 (Lebanon)	State Farm Fire & Casualty Co (4/1/2007)	\$935	\$1,244	\$203	\$391
03766 (Lebanon)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03766 (Lebanon)	USAA (7/1/2008)	\$705	\$1,097	\$59	\$307
03766 (Lebanon)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$62	\$366
03766 (Lebanon)	Vermont Mut Ins Co (1/1/2007)	\$951	\$1,180	\$173	\$310
03766 (Lebanon)	Vigilant Ins Co (10/15/2007)	\$2,282	\$931	\$415	\$639

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## New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03801 (Portsmouth)	Allstate Ind Co (5/19/2008)	\$879	\$1,208		
03801 (Portsmouth)	Allstate Ins Co (5/19/2008)	\$1,050	\$1,423		\$547
03801 (Portsmouth)	Amica Mutual Ins Co (2/1/2008)	\$735	\$960	\$171	\$293
03801 (Portsmouth)	Cambridge Mutual Fire Ins (12/1/2008)	\$793	\$1,133	\$187	\$231
03801 (Portsmouth)	Citizens Ins Co of America (9/1/2008)	\$872	\$1,018		
03801 (Portsmouth)	Commerce Ins Co (1/15/2007)	\$1,141	\$1,715	\$219	\$335
03801 (Portsmouth)	Concord General Mutual Ins Co (11/1/2007)	\$800	\$1,081	\$210	\$308
03801 (Portsmouth)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03801 (Portsmouth)	Farm Family Casualty Ins Co (9/20/2007)	\$604	\$871	\$86	\$128
03801 (Portsmouth)	Federal Ins Co (10/15/2007)	\$2,658	\$1,275	\$444	\$684
03801 (Portsmouth)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03801 (Portsmouth)	Great Northern Ins Co (10/15/2007)	\$2,675	\$1,041	\$444	\$684
03801 (Portsmouth)	Hartford Accident & Indemnity Co (5/2/2008)	\$539	\$546	\$109	\$171
03801 (Portsmouth)	Hartford Ins Co of the Midwest (1/18/2005)	\$655	\$719	\$133	\$201
03801 (Portsmouth)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$434	\$579	\$146	\$336
03801 (Portsmouth)	Liberty Mutual Fire Ins Co (8/25/2008)	\$710	\$843	\$231	\$217
03801 (Portsmouth)	Merrimack Mutual Fire Ins Co (12/1/2008)	\$832	\$1,067	\$187	\$231
03801 (Portsmouth)	Metropolitan Group P&C Co (5/31/2008)	\$1,015	\$1,500	\$255	\$285
03801 (Portsmouth)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03801 (Portsmouth)	Middlesex Mutual Assurance Co (11/8/2007)	\$605	\$714	\$144	\$182
03801 (Portsmouth)	MMG Ins Co (5/1/2007)				
03801 (Portsmouth)	Mt Washington Assurance Corp (8/15/2007)	\$818	\$1,052	\$316	\$420
03801 (Portsmouth)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$704	\$927	\$154	\$281
03801 (Portsmouth)	NGM Ins Co (8/29/2008)	\$938	\$1,189	\$281	\$312
03801 (Portsmouth)	Patriot Ins Co (9/1/2007)	\$455	\$735	\$180	\$234
03801 (Portsmouth)	Peerless Ins Co (4/1/2008)	\$752	\$825	\$212	\$208
03801 (Portsmouth)	Phenix Mutual Fire Ins Co (5/1/2006)				
03801 (Portsmouth)	Providence Mut Fire Ins Co (9/10/2007)	\$1,197	\$1,375	\$118	\$149
03801 (Portsmouth)	Standard Fire Ins Co (6/13/2008)	\$1,269	\$1,649	\$311	\$425
03801 (Portsmouth)	State Farm Fire & Casualty Co (4/1/2007)	\$781	\$1,041	\$203	\$391
03801 (Portsmouth)	Union Mutual Ins Co (10/1/2007)	\$620	\$1,025	\$193	\$236
03801 (Portsmouth)	USAA (7/1/2008)	\$775	\$1,206	\$76	\$337
03801 (Portsmouth)	USAA Casualty Ins Co (7/1/2008)	\$905	\$1,411	\$79	\$401
03801 (Portsmouth)	Vermont Mut Ins Co (1/1/2007)	\$929	\$1,152	\$181	\$256
03801 (Portsmouth)	Vigilant Ins Co (10/15/2007)	\$2,399	\$969	\$415	\$639

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## New Hampshire Homeowner's Insurance Premiums

[Reported by Company by Zip Code/Territory]

Zip Code/Territory	Company Name (Effective Date)	1	2	3	4
03846 (North Rural)	Allstate Ind Co (5/19/2008)	\$941	\$1,317		
03846 (North Rural)	Allstate Ins Co (5/19/2008)	\$1,075	\$1,464		\$544
03846 (North Rural)	Amica Mutual Ins Co (2/1/2008)	\$684	\$894	\$171	\$293
03846 (North Rural)	Cambridge Mutual Fire Ins (12/1/2008)	\$818	\$1,054	\$187	\$231
03846 (North Rural)	Citizens Ins Co of America (9/1/2008)	\$872	\$1,018		
03846 (North Rural)	Commerce Ins Co (1/15/2007)	\$748	\$1,116	\$178	\$218
03846 (North Rural)	Concord General Mutual Ins Co (11/1/2007)	\$804	\$1,086	\$195	\$290
03846 (North Rural)	Cooperative Ins Companies (1/1/2008)	\$531	\$674	\$173	\$239
03846 (North Rural)	Farm Family Casualty Ins Co (9/20/2007)	\$646	\$934	\$76	\$112
03846 (North Rural)	Federal Ins Co (10/15/2007)	\$2,474	\$1,223	\$444	\$684
03846 (North Rural)	Foremost Ins Co (1/1/2007)	\$953	\$1,416		
03846 (North Rural)	Great Northern Ins Co (10/15/2007)	\$2,481	\$1,001	\$444	\$684
03846 (North Rural)	Hartford Accident & Indemnity Co (5/2/2008)	\$465	\$449	\$109	\$171
03846 (North Rural)	Hartford Ins Co of the Midwest (1/18/2005)	\$466	\$458	\$133	\$201
03846 (North Rural)	Interinsurance Exchange of the Auto Club (1/1/2006)	\$413	\$551	\$146	\$336
03846 (North Rural)	Liberty Mutual Fire Ins Co (8/25/2008)	\$699	\$829	\$231	\$217
03846 (North Rural)	Merrimack Mutual Fire Ins Co (12/1/2008)	\$911	\$1,176	\$187	\$231
03846 (North Rural)	Metropolitan Group P&C Co (5/31/2008)	\$877	\$1,293	\$263	\$294
03846 (North Rural)	Metropolitan P&C Ins Co (5/31/2008)	\$602	\$840	\$211	\$264
03846 (North Rural)	Middlesex Mutual Assurance Co (11/8/2007)	\$583	\$693	\$143	\$178
03846 (North Rural)	MMG Ins Co (5/1/2007)				
03846 (North Rural)	Mt Washington Assurance Corp (8/15/2007)	\$809	\$1,040	\$283	\$406
03846 (North Rural)	Nationwide Prop & Cas Ins Co (6/7/2008)	\$690	\$909	\$151	\$275
03846 (North Rural)	NGM Ins Co (8/29/2008)	\$938	\$1,189	\$281	\$312
03846 (North Rural)	Patriot Ins Co (9/1/2007)	\$455	\$735	\$178	\$231
03846 (North Rural)	Peerless Ins Co (4/1/2008)	\$645	\$693	\$212	\$208
03846 (North Rural)	Phenix Mutual Fire Ins Co (5/1/2006)	\$655	\$841	\$132	\$234
03846 (North Rural)	Providence Mut Fire Ins Co (9/10/2007)	\$695	\$788	\$103	\$143
03846 (North Rural)	Standard Fire Ins Co (6/13/2008)	\$1,294	\$1,684	\$311	\$425
03846 (North Rural)	State Farm Fire & Casualty Co (4/1/2007)	\$980	\$1,306	\$203	\$391
03846 (North Rural)	Union Mutual Ins Co (10/1/2007)	\$576	\$954	\$201	\$236
03846 (North Rural)	USAA (7/1/2008)	\$705	\$1,097	\$57	\$307
03846 (North Rural)	USAA Casualty Ins Co (7/1/2008)	\$823	\$1,283	\$60	\$366
03846 (North Rural)	Vermont Mut Ins Co (1/1/2007)	\$960	\$1,191	\$175	\$316
03846 (North Rural)	Vigilant Ins Co (10/15/2007)	\$2,225	\$931	\$415	\$639

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